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In cases where it is necessary for two parties to have a copy of the agreement the two papers are written together and then divided. On the side of each is written the two characters 合同 *ho t'ung*. These two papers must be produced and fitted together in order to verify their genuineness. To give over the new title deeds to the new owner is *chiao hsin ch'i* 交新契; if the old deeds (*lao* 老 *ch'i*) are not produced and given up it must be so stated in the new agreement, and that hereafter they are only waste paper.

Any family division of inheritance agreements *fên kuan* 分關 are handed over to the new owner. A *fên kuan* is rather a shaky deed on which to risk a purchase; as the old agreement is sure to be in some person's hands, and that is the test of ownership. To take over the tenants who may be on the property is called *huan tien* 換佃. The main part of the price is generally put in a cash shop till certain things are done, and the buyer and seller in company with the witnesses then go to see the money given over.

To settle the percentage to be paid to creditors when the mortgages on the property are higher than the sale price is called *t'an tang chia* 攤當價. The payment of the middlemen, *hsieh chung* 謝中 is done by the seller; the usual rate being 2 per cent.; the purchaser also gives a present of a few taels to each person engaged. The title deeds are stamped on payment of the stamp duties, *kuo shui* 過稅. The cost before the revolution was about 20 per cent. Title deeds that are not stamped are no good in law.

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MORTGAGES 典當 *tien tang*.

To mortgage to the utmost value of the property, when the mortgagee has the right to farm the land, is *ying tang kuo ching* 硬當過耕. This is equivalent to a sale, but the mortgagee "saves his face" by not selling; or he is allowed to find tenants to farm the land; this is almost the same as the other. When the former owner re[illegible]ves the right to

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426 farm the land himself it is called *ti tang tzŭ ching* 地當自耕. This is reckoned a dangerous speculation, especially if the mortgagee is an unscrupulous man.

To change the rental into a mortgage; to add the deposit on property till it amounts to a mortgage is *chiu tien chia tang* 就佃加當.

To make the mortgage into a purchase by adding a little money (very probably more than the property is worth) is *chiu tang chia tang* 就當加當. To make the deposit of rental so heavy that it is really a mortgage, no rental or a nominal one is paid to the owner, but he saves his face by saying it is a rental. This is termed *ming tien an tang* 明佃暗當. Sometimes a property is mortgaged then rented back to live in, *tang ch'u tien hui* 當出佃回. The necessity of moving the family idols is thus avoided, but it is a method that causes much trouble afterwards.

To mortgage a second time owing to the original owner being unable to redeem the property is *chuan tang* 轉當.

Ting ta 頂打 or *ting tang* is a kind of mortgage which is more stringent than the ordinary kind, and is almost equivalent to a purchase, without it being so stated. These are more difficult to manage than a pure mortgage; a rental has to be paid, but it is almost impossible to turn the mortgagee out. The neighbours need to be notified of these proceedings to make them binding upon them. This of course means a feast.

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Beggars 乞丐 *ch'i kai.*

735 Some terms for beggars are:—

叫化子 *chiao hua tzŭ*; 討口子 *t'ao k'ou tzŭ*; 濫仗客 *lan chang k'ê.*

Few beggars are born in that class, but nearly all have come to beggary through laziness, gambling, opium, wine or calamity. Those who are poor through no fault of their own are pitiable, but the others are contemptible. These pests waylay the traveller and extort money; gather in crowds at funeral and marriage feasts; bellow for hours behind a gentleman's door with half-a-dozen dogs howling round them, or

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BOOK V—IDOLATRY

CHAPTER I

GODS OF WEALTH (財神), *Ts'ai Shên*

The god of wealth is a very important image in these parts, as the Chinese are exceedingly practical and their chief delight is to drive a good bargain; they revel in hairsplitting differences; a grin of satisfaction lights up the countenance when they are counting money and they may get black in the face with rage over a single cash worth of vegetables; a woman will disturb the whole street in order that the family night-soil may bring a few cash more. They have a system of banking and reckoning which goes down to the tenth of a brass cash; lending money for usury is a practice of long standing; the fixed official rate is two per cent. per month, but that rate is often surpassed and such exorbitant interest as forty cash per day for the loan of one thousand brass cash is often extorted. The pawn shops are well managed and the fixed official rate is 2½ per cent. per month. If a pawn shop is burned the owner is released from responsibility. In spring time many people put their winter clothing in the pawn shop as a place of safe keeping. The abacus is a very efficient instrument for reckoning, both speedy and accurate. The following are a few of the gods of wealth known in these parts:

Wên (文) *ts'ai shên*, or *t'zŭ fu t'ien kuan* (賜福天官), the literary god of wealth; said to be Ko Tzŭ-i (郭子儀) of the Han dynasty, who is reputed to have had a hundred sons and a thousand grandsons living at the same time; he had